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ABSTRACT

In 1992, 12 million families were maintained by women in the United States--a figure that more than doubled since 1970 when there were only 5.6 million such families. They accounted for 14.8 percent of all families in 1980 and 17.6 percent in 1992. Women maintained 3.5 million Black families in 1992; this represented nearly half of all Black families in the United States. One of every four Hispanic-origin families was maintained by a woman. Women who maintain families were very active in the labor force. Single women with children under age 18 participated at a rate of 52.5 percent; widowed mothers, 61.4 percent; married mothers with absent spouses, 63.7 percent; and divorced mothers, 80.3 percent. Nearly 75 percent of employed women who maintained families with children under 18 worked full time. Families maintained by women had the lowest median income of all family types in 1991. Women who maintained families, especially those with children under age 18, had more serious socioeconomic problems than other women in the population, including higher unemployment and lower average educational attainment. The total number of families maintained by women below the poverty level increased from 3.0 million in 1980 to 4.2 million in 1991. Women in female-headed families followed similar employment patterns: working in technical, sales, and administrative support positions; many worked in such occupations as food, health, and cleaning and building service. (YLB)

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Facts on Working Women

U.S. Department of Labor
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WOMEN WHO MAINTAIN FAMILIES

Most women with children have husbands who contribute to the family income and share family responsibilities. Some women, however, maintain families without husbands and are the sole or principal earners in these families. By definition, a family maintained by a woman (female-headed family) consists of two or more persons residing together who are related by birth, marriage, or adoption, where the householder (the person in whose name the home is owned, being bought, or rented) is a woman without a spouse present. In addition to families maintained by women where children are present, there are families maintained by women in which other related persons (parents, grandparents, aunts, uncles, and in-laws) reside, regardless of the presence of children.

There were 12 million families maintained by women in the United States in 1992--a figure that has more than doubled since 1970 when there were only 5.6 million such families (see Table 1). This rise reflects the increasing incidence of divorces, heightened marital separations, and the increasing number of women establishing families without marrying. Because of these occurrences, these families have become the focal point of policymakers in recent years.

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Table 1
Employment Status of Women Who Maintain Families, 1960, 1970, 1980, and 1992
(numbers in thousands)

Families	March 1960	March 1970	March 1980	March 1992
Total	4,494	5,573	9,009	12,214
Civilian Labor Force	2,243	2,950	5,377	7,517
Employed	2,107	2,785	4,892	6,798
Unemployed	136	165	486	719
Unemployment rate	6.1	5.6	9.0	10.6

Sources: U.S. Department of Labor, Bureau of Labor Statistics, *Handbook of Labor Statistics, August 1989* and *Current Population Survey, March 1992.*

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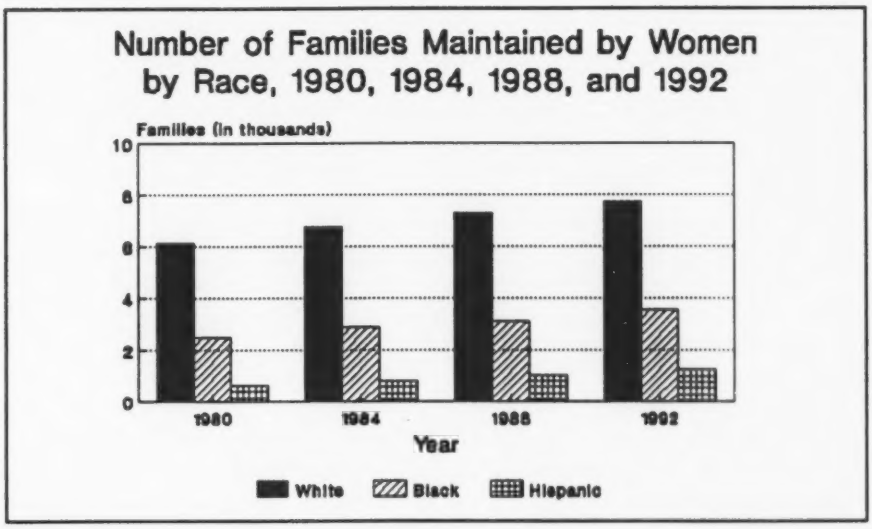
Families Maintained by Women, by Race

The number of families maintained by women increased throughout the 1980's (see Chart 1). Single-parent families--families with only one parent residing in the household--are continuing to become a larger segment of all families. This is especially true for those families maintained by women. They accounted for 14.8 percent of all families in 1980 and 17.6 percent in 1992.

In 1992, 7.1 million families with children under age 18 were maintained by women. Of these families, 64 percent were white, 33 percent were black, and 12 percent were of Hispanic origin.[1] Only 1.4 million families with children under age 18 were maintained by men.

Chart 1



Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings, January 1981, 1985, 1989, and 1993.*

Three and one-half million black families were maintained by women in 1992. This represented nearly half (47 percent) of all black families in the United States. Of 57 million white families, 7.8 million were maintained by women; however, this accounted for only 14 percent of all white families. One out of every four Hispanic-origin families was maintained by a woman. Sixty-nine percent of female-maintained Hispanic-origin families had children under age 18 as compared with 66 percent of black and 58 percent of white families.

[1]Persons of Hispanic origin may be of any race. Figures will not add to 100 percent because Hispanics are included in both the white and black population groups.

Table 2
Women Who Maintain Families, by Race, Hispanic Origin, and Presence of Children, 1980, 1985, and 1992
(numbers in thousands)

Total	1980	1985	1992
Total Families	59,327	62,508	66,785
With children under 18	30,411	31,158	32,442
Families maintained by women	8,780	10,122	11,726
Percent of total families	14.8	16.2	17.6
With children under 18	5,359	6,147	7,075
White Families			
Total families	51,989	54,116	56,925
With children under 18	25,963	26,176	26,788
Families maintained by women	6,132	6,927	7,773
Percent of white families	11.8	12.8	13.7
With children under 18	3,501	4,011	4,507
Black Families			
Total families	6,385	6,827	7,624
With children under 18	3,888	4,009	4,389
Families maintained by women	2,501	2,950	3,577
Percent of black families	39.7	43.2	46.9
With children under 18	1,771	1,991	2,355
Hispanic-Origin Families			
Total families	3,128	3,979	5,166
With children under 18	2,146	2,641	3,334
Families maintained by women	641	951	1,244
Percent of Hispanic-origin families	20.5	23.9	24.1
With children under 18	483	685	864

Source: U. S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings, January 1981, 1986, and 1993.*

Families Maintained by Women with Children

Because of the absence of a husband or a second earner, women who maintain families are very active in the labor force. Results of the Bureau of Labor Statistics' March 1992 Current Population Survey revealed that single (never married) women with children under age 18 participated at a rate of 52.5 percent; widowed mothers, 61.4 percent; married mothers with absent spouses, 63.7 percent; and divorced mothers, 80.3 percent.

Not only were these mothers apt to be labor force participants, they were full-time workers in most cases. Regardless of marital status (never married; married, spouse present; separated; divorced; and widowed), nearly 75 percent of employed women who maintained families with children under 18 worked full time. In addition, as their children became teenagers, 80 percent of these employed mothers worked full time.

Women who maintain families with children under age 18 usually experience significantly higher unemployment than do wives in married-couple families with children under age 18. In March 1992 unemployment for women who maintained families with children was 11.8 percent--twice that of wives in married-couple families with children under 18.

Income and Earnings of Families Maintained by Women

Families maintained by women had the lowest median income of all family types in 1991--$16,692--when compared with $40,995 for married-couple families and $28,351 for families maintained by men (see Table 3). [**Income** is the sum of the amounts received from wages and salaries, self-employment income (including losses), social security, supplemental security income, public assistance, interest, dividends, rent, royalties, estates or trusts, veteran's payments, unemployment and worker's compensation, private and government retirement and disability pensions, alimony, child support, and any other source of money income which is regularly received.] Wages and salaries usually make up the largest portion of one's income. In 1991 white families maintained by women had a median income of $19,547; for similar black families, $11,414; and for comparable Hispanic-origin families, $12,132.

Table 3
Median Income of Families,
by Selected Characteristics, 1980, 1985, and 1991

Type of Family	1980	1985	1991
Married-couple family	$23,141	$31,100	$40,995
Wife in paid labor force	26,879	36,431	48,169
Wife not in paid labor force	18,972	24,556	30,075
Male householder, no wife present	17,519	22,622	28,351
Female householder, no husband present	10,408	13,660	16,692

Source: U.S. Department of Commerce, Bureau of the Census, *Money Income and Poverty Status of Families and Persons in the United States: 1980 and 1985*, and *Money Income of Households, Families, and Persons in the United States: 1991*.

In 1992 women who maintained families also had lower median weekly earnings than other single-earner families. These women did, however, earn more than wives in married-couple families where the wife was the sole earner (see Table 4). [**Earnings** include total money wages or salary received for work performed as an employee. It includes wages, salary, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses earned before deductions have been made for taxes, bonds, pensions, union dues, etc.]

Table 4
Median Weekly Earnings of Single-Earner Families, by Type of Family, Annual Averages, 1992

Type of Family	Median Weekly Earnings
Married-Couple Families	$779
Single-earner	469
Husband	546
Wife	294
Other family member	282
Families Maintained by Women	385
Single-earner	306
Householder	316
Other family member	264
Families Maintained by Men	519
Single-earner	415

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings, January 1993.*

Women Who Maintain Families in Poverty[2]

Women who maintain families, especially those with children under age 18, have more serious socioeconomic problems than other women in the population. Some of these problems include higher unemployment and lower average educational attainment. There is also a higher proportion of families maintained by women who have children to rear (68.3 percent), as compared with married-couple families (48.3 percent).

These reasons help explain women's high incidence of poverty and are a major reason they have become a larger portion of families below the poverty level. Responsibilities for the care of children, especially of very young children, restrict employment and earning opportunities for many women.

The incidence of poverty among female-headed families has, historically, been very high (see Table 5). During the early 1980's, married-couple families comprised slightly more than one-half of all families below the poverty level. This trend started to shift in 1985, with families maintained by women becoming the dominant group; and by 1989, 52 percent of all families below the poverty level (3.5 million out of 6.8 million) were maintained by women. These 3.5 million families included nearly 7 million related children.

Children are overrepresented among the poverty population, while the elderly are slightly underrepresented. Children under 18 years comprised 40.2 percent of the poor and 23.9 percent of the nonpoor, while the elderly were 10.6 percent of the poor and 12.4 percent of the non-poor. These two groups combined--children under 18 years and the elderly--represent half of the Nation's poor population.

[2]The poverty definition used by the Federal government consists of a set of money income thresholds that vary by family size and composition and are updated every year to reflect changes in the Consumer Price Index.

Table 5
Poverty Status of Families Maintained by Women,
Selected Years
(numbers in thousands)

Year	Total	Below Poverty Level	
		Number	Percent
1960	4,609	1,955	42.4
1970	6,001	1,952	32.5
1980	9,082	2,972	32.7
1991	11,692	4,161	35.6

Source: U.S. Department of Commerce, Bureau of the Census, *Poverty in the United States: 1991.*

The total number of families maintained by women below the poverty level has increased from 3.0 million in 1980 to 4.2 million in 1991. Persons in families maintained by women continue to constitute a major portion of those below the poverty level--approximately 39 percent in 1991. During the 1980's, the poverty rate for families maintained by white women has remained stable. While the rates rose substantially for black and Hispanic-origin female headed families in the early 1980's, their rates started receding in the mid 1980's. By 1991, however, their rates started to increase again.

Table 6
Poverty Rates of Families Maintained by Women,
By Race, Selected Years

	1980	1982	1984	1986	1988	1991
Total	33.3	36.3	34.5	34.6	33.5	35.6
White	25.7	27.9	27.1	28.2	26.5	28.4
Black	49.4	56.2	51.7	50.1	49.0	51.2
Hispanic	51.3	55.4	53.4	51.2	49.1	49.7

Source: U. S. Department of Commerce, Bureau of the Census, *Poverty in the United States: 1991.*

Women in poverty are more likely than men to live in a family in which no spouse is present. The number of families maintained by women below the poverty level in 1991 was 10 times as high as those maintained by men (4.2 million as compared with 393,000). The 1991 poverty rate among female-headed families (35.6 percent) was much higher than that of male headed families, no wife present (13.0 percent), or married-couple families (6.0 percent).

The number of poor families increased by 1.5 million between 1980 and 1991, from 6.2 million to 7.7 million. Poor families maintained by women accounted for 80 percent of this increase. Families maintained by women represented 48 percent of all poor families in 1980 and 54 percent of poor families in 1991.

The problems faced by poor families are quite extensive, especially for those maintained by an unmarried young mother. She is unlikely to earn enough on her own to keep herself and her children out of poverty. In the policy statement *A Proper Inheritance: Investing in the Self-Sufficiency of Poor Families*, authors Levitan, Mangum, and Pines, conclude that if she sets up her own household, she will likely receive welfare and may well become dependent upon it for many years and probably will have more children.[3] In 1991 the poverty threshold for a family of three persons, where two of the family members were children, was $10,973.

Of the 2 million poor female-headed families with children in 1986, 79 percent of these mothers received no assistance from the child's father; 37 percent had their first child as a teenager; 34 percent were unemployed themselves; and 9 percent faced all three of these dilemmas.[4]

Table 7
Poor Female-Headed Families,
by Reasons for Their Low Incomes, 1986

Category	Number	Percentage
Total, poor female-headed families	2,039,171	100.0
Mother bore first child as a teenager	754,276	37.0
Father does not provide support	1,608,574	78.9
Mother is not employed	689,700	33.8
All three categories[1]	182,172	8.9
None of the above categories[2]	198,449	9.7

[1] Poor female-headed families in which the mother bore children as a teenager, the father does not pay child support, and the mother does not work.

[2] Poor female-headed families in which the mother delayed childbearing, the mother is employed, and the father pays child support.

Source: Urban Institute tabulations from the March 1987 Current Population Survey.

The responsibilities of raising young children are most likely to hinder or postpone the educational opportunities of teenage mothers. Some may never complete high school. Teenage pregnancy is one of the greatest causes of dropping out of school for young women. Also, teenage mothers who have low career motivation are more likely

[3]Levitan, Sar A., Garth L. Mangum and Marion W. Pines. *A Proper Inheritance: Investing in the Self-Sufficiency of Poor Families*, (June 1989).

[4]Sawhill, Isabel V., "What About America's Underclass?" *Challenge*, (May-June 1988).

to marry early, drop out of school, and have a greater number of children at an earlier age. Those who are motivated to have careers tend to stay single longer, remain at home with their parents longer, attain a higher level of education, have fewer subsequent pregnancies, become more employable, and less dependent on welfare.

The majority of women who maintain families were employed in 1992--56 percent. Whether widowed, never married, or married with an absent spouse, women in female-headed families follow similar employment patterns (see Table 8). Most are working in the technical, sales, and administrative support occupations, mainly as secretaries, typists, retail and personal sales workers, and financial records processors. Many work in such occupations as food service, health service, and cleaning and building service jobs.

Divorced female family heads are the exception. At least one of every four employed divorced female householders was working in managerial and professional specialty occupations. Higher educational attainment of divorced women is one reason for their eagerness to secure managerial and professional jobs. Divorced women have completed more years of schooling than other female family heads. Divorced women have completed 12.7 years of schooling compared with 12.4 years for single and separated female family heads, and 12.1 years for widowed family heads.

Table 8
Occupational Distribution of Women Who Maintain Families and Wives in Married-Couple Families, 1992 Annual Averages

Occupation	Women who maintain families	Women in married couple-families
	Percentage Distribution	
Management and professional specialty	23.1	30.7
Technical, sales, and administrative support	40.1	43.7
Service	22.7	14.7
Precision, production, craft, and repair	2.5	2.2
Operators, fabricators, and laborers	10.9	7.5
Farming, forestry, and fishing	0.6	1.2

Source: U.S. Department of Labor, Bureau of Labor Statistics, 1992 Annual Averages (unpublished data).

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